Specification Amendments

Please replace the paragraph beginning on page 15, line 24 and ending on page 16, line 7 with the following replacement paragraph:

Figure 7 is a flow chart for an embodiment of a system 76a in which the receiver 16 is implemented as a client 16a and the service provider 78 is implemented by a centralized entity 78a. Initially, the client 16a obtains a schedule of advertisements either directly from the advertisers or through the centralized entity 78a as indicated at (1) in Figure 7. Next, the user of the client 16a uses or consumes content from content providers 100. The client 16a then obtains an advertisement and interrupts the consumption of content as indicated at (3).